

Fill in this information to identify the case:

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Debtor 1 TIFFANY M PARSON

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: NORTHERN District of GEORGIA
(State)

Case number 18 11452

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Regions Bank d/b/a Regions Mortgage Court claim no. (if known): #5

Last 4 digits of any number you use to identify the debtor's account: 8 5 7 3

Date of payment change:

Must be at least 21 days after date of this notice

08/01/2021

New total payment:

Principal, interest, and escrow, if any

\$ 483.37

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 165.55New escrow payment: \$ 169.84

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 TIFFANY M PARSON
First Name Middle Name Last Name

Case number (if known) 18 11452

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Phyllis Miller Date 6/17/2021
Signature

Print: Phyllis Miller Title Loan Svcg BK Specialist
First Name Middle Name Last Name

Company Regions Bank d/b/a Regions Mortgage

Address 7130 Goodlett Farms Parkway
Number Street
Cordova, TN 38016
City State ZIP Code

Contact phone 800-986-2462 X1572 Email mem.bkynotice@regions.com

Debtor 1 TIFFANY M PARSON Case number (if known) 18 11452
First Name Middle Name Last Name

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: 06/24/2021

Chapter 13 Trustee: MELISSA J DAVEY

Trustee Address: 260 PEACHTREE ST NW, SUITE 200, ATLANTA, GA 30303-1202

Trustee Email:

Debtor's Counsel Name: HOWARD P. SLOMKA

Debtor's Counsel Address: 2859 PACES FERRY RD SE, SUITE 1700, ATLANTA, GA 30339

Debtor's Counsel Email:

Debtor 1 Name: TIFFANY M PARSON

Debtor 2 Name:

Debtor's Mailing Address: 38 MARIE PL, VILLA RICA, GA 30180-3768

Debtor Email:

/s/ Phyllis Miller

PO BOX 18001
HATTIESBURG, MS 39404-8001

6-720-45162-0000005-001-000-000-000-000

JOHNNY L PARSON
TIFFANY M PARSON
38 MARIE PL
VILLA RICA GA 30180-4390



24 Hour Automated Service: 1-800-986-2462
Customer Service Hours
Monday - Friday, 7:00 a.m. - 6:00 p.m. CST

Correspondence Address:
P.O. Box 18001
Hattiesburg, MS 39404-8001

www.regionsmortgage.com

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT



Payment Information

ACCOUNT NUMBER:
ANALYSIS DATE: 06/16/21

	PAYMENT As of 08/01/20	NEW PAYMENT As of 08/01/21
Principal & Interest (P&I)	313.53	313.53
Escrow Payment	152.58	159.49
Prorated Shortage	12.97	10.35
Total	479.08	483.37 *



Coming Year Escrow Projections

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION



ANTICIPATED ESCROW DISBURSEMENTS		ACCOUNT PROJECTIONS					
		MONTH	ANTICIPATED AMOUNT			PROJECTED ESCROW	REQUIRED ESCROW
			TO ESCROW	FROM ESCROW	DESCRIPTION	ACCOUNT BALANCE	ACCOUNT BALANCE
COUNTY TAX	1,076.86				Beginning Balance	545.57	956.92
HAZARD INS	837.00	08/21	159.49			705.06	1,116.41
TOTAL DISBURSEMENTS	1,913.86	09/21	159.49			864.55	1,275.90
1/12th Total Annual Disbursements		10/21	159.49			1,024.04	1,435.39
Per PaymentDeposit	159.49	11/21	159.49	1,076.86-	COUNTY TAX	106.67	518.02
		12/21	159.49			266.16	677.51
		01/22	159.49			425.65	837.00
		02/22	159.49			585.14	996.49
		03/22	159.49	837.00-	HAZARD INS	92.37-	318.98 <
		04/22	159.49			67.12	478.47
		05/22	159.49			226.61	637.96
		06/22	159.49			386.10	797.45
		07/22	159.49			545.59	956.94
		TOTAL	1,913.88	1,913.86-			
PROJECTED ESCROW BALANCE SUMMARY							
The right side of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. The low point balance is the lowest amount your escrow account should reach over a 12 month period.							
Your ending balance, from the last month of the account history is \$545.57. Your starting balance according to this analysis should be \$956.92.							
This means you have a shortage of \$124.24.							
This shortage may be collected from you over a period of 12 payments or more. We have decided to collect it over 12 payments.							
Your mortgage payment for the coming year will be \$483.37 of which \$313.53 will be for principal and interest and 169.84 will go into your escrow account.							

* If payments are made automatically through your financial institution's bill pay service, please remember to notify them to adjust your mortgage remittance to reflect the new payment amount.

Internet Reprint

Please see reverse side for more information.

Visit our Website at www.regionsmortgage.com and take advantage of the fast, easy, convenient access to your mortgage loan information. Available 24 hours a day, 7 days a week.

- On Oct. 26, 1994, The Department of Housing and Urban Development (HUD) established a nationwide standard escrow accounting method for all loans subject to the Real Estate Settlement Procedures Act (RESPA). This method is known as aggregate accounting. Your escrow account has been analyzed using this method. Please use this form in conjunction with the accompanying ESCROW ACCOUNT PROJECTION AND HISTORY STATEMENT.

The left side of this form is a projection of the escrow disbursements for the next year. This may show the actual amount paid for that item, or if unknown, the projection may include a RESPA authorized adjustment to the previous year's disbursement. The total of the projected disbursement(s) is divided by a specific number of months to arrive at the monthly escrow deposit before surplus or shortage adjustment. The monthly escrow deposit is used on the Coming Year Escrow Projection Statement for the "Payments to Escrow".

At the top of this form, PAYMENT INFORMATION, provides an itemized description of your new payment amount including any required overage, deficiency, and/or shortage adjustment. For comparison, an itemized description of your previous payment has been provided.

- The purpose of the Coming Year Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year.

The left side of the projection form is a month-to-month description of payments anticipated to be deposited and disbursed from your escrow account. The beginning Escrow Required Balance includes the disbursement of any overage reported or repayment of all shortages and/or deficits. The maximum low point by Federal Law (RESPA) is 2 monthly deposits (1/6) of your total annual disbursements from your escrow account. However, if your loan documents or state law specifies a lower minimum balance, this lesser amount will be the allowable low point for your account.

The top of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. If the projected low point is greater than the allowable low point, there is an overage. If the overage is \$10 or greater, it will automatically be refunded to you unless the account is delinquent. If less than \$10, we will lower your monthly payments accordingly.

If the projected low point is less than the allowable low point, there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over the specified number of months. The adjustment amount(s) appear in the Low Balance Summary and Current Payment box.

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)	TAXES	INSURANCE
<ul style="list-style-type: none"> Monthly payment(s) received earlier OR later than expected Monthly payment(s) received were less than OR greater than expected Previous overage was returned to escrow Previous shortage not paid entirely 	<ul style="list-style-type: none"> Tax rate and/or assessed value changed Exemption status lost or changed Supplemental/Delinquent tax paid Tax bill paid earlier OR later than expected Tax installment not paid Tax refund received New tax escrow requirement paid 	<ul style="list-style-type: none"> Premium changed Coverage changed Additional premium paid Insurance bill paid earlier OR later than expected Premium was not paid Premium refund received New insurance escrow requirement paid Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	915.53	39.80-
08/20	152.58	143.21 *				1,068.11	103.41
09/20	152.58	165.55 *				1,220.69	268.96
10/20	152.58	165.55 *		1,076.86 *	COUNTY TAX	1,373.27	642.35-
11/20	152.58	165.55 *	1,018.01	*	COUNTY TAX	507.84	476.80-
12/20	152.58	374.39 *				660.42	102.41-
01/21	152.58	165.55 *				813.00	63.14
02/21	152.58	296.06 *		837.00 *	HAZARD INS	965.58	477.80-
03/21	152.58	165.55 *	813.00	*	HAZARD INS	305.16 <	312.25-
04/21	152.58	296.00 *				457.74	16.25-
05/21	152.58	230.72 *				610.32	214.47
06/21	152.58	165.55 *				762.90	380.02
07/21	152.58	165.55 * E			E	915.48	545.57 E
TOTAL	1,830.96	2,499.23	1,831.01	1,913.86			